

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of July 2, 2009  
to Office Action of January 2, 2009

#### Remarks

Receipt is acknowledged of the Office Action of January 2, 2009 in the above-captioned matter. Reconsideration of the application and a three month extension of the time provided for response are respectfully requested. The Commissioner is hereby authorized to debit the fees for the extension, the new claims, and any other fees required, from Deposit Account No. 50-1604.

Counsel would like to thank the Examiner for the courtesy and professionalism exhibited during the Examiner's Interview of June 23, 2009. In the interview, counsel and the Examiner discussed the pending claims, the art of record, and the rejections in the Office Action of January 2, 2009. In addition, modifications were proposed by the Examiner to improve the pending claims, which modifications have been incorporated above.

The pending rejections under 35 U.S.C. §103(a) based on Morrill, Jr. (U.S. Patent No. 5,991,749) in view of Chang (U.S. Patent No. 5,884,288) and further in view of Lawlor et al. (U.S. Patent No. 5,220,501) were also discussed, and it was respectfully submitted that none of the references do not teach or suggest the pending claims, alone or in combination.

For example, it is believed that the prior systems do not: allow a second party (the recipient) to use a webaddress as its account number, wherein the webaddress corresponds to a website on the Internet, and allow a first party (the sender) to provide the recipient's webaddress at the sender's website to cause funds to be transferred to the recipient, and allow the sender to transfer funds to the recipient by using that second webaddress to identify the recipient's account (thereby avoiding the need to use the recipient's bank account and routing information, or credit, charge, or debit card

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number, or so forth).

As a result, it is submitted that the present claims are all patentable.

In addition to the foregoing, the dependent claims are believed to be patentable due to the patentability of the independent claims, as well as due to the additional limitations set forth in the dependents themselves. Several new dependent claims (claims 59-62) have been also added herein subsequent to the interview.

Accordingly, it is respectfully submitted that all of the pending claims are in fully allowable form. Favorable action on the application is respectfully requested.

Dated: July 2, 2009

Respectfully submitted,

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